# Case 16-63941-pmb Doc 6 Filed 08/12/16 Entered 08/13/16 01:42:14 Desc Imaged

Information	to identify the case:	Page 1 of 4
Debtor 1	Amina Richey	Social Security number or ITIN xxx-xx-5908
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN
	First Name Middle Name Last Name	Social Security number or ITIN
		EIN
United States Bankruptcy Court Northern District of Georgia Court website: www.ganb.uscourts.gov		Date case filed for chapter 7 8/9/16
Case number:	16-63941-pmb	

# Official Form 309A (For Individuals or Joint Debtors)

# Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>). Copy fees or access charges may apply. A free automated response system is available at 866–222–8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

court.		
1. Debtor's full name	About Debtor 1: Amina Richey	About Debtor 2:
1. Debtor 3 fair flame	Amina Richey	
2. All other names used in the last 8 years		
3. Address	35 Dairyland Drive Covington, GA 30016	
4. Debtor's attorney Name and address	Shannon D Sneed Shannon D. Sneed & Associates PC 2112 Lee Street P. O. Box 1245 Covington, GA 30015 Contact phone (770) 788–0011 Email: bankruptcy@sneedlaw.net	
5. Bankruptcy trustee Name and address	Janet G. Watts P. O. Box 430 Jonesboro, GA 30237	Contact phone (770) 461–1320

For more information, see page 2 >

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Debtor Amina Richey

#### Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

M. Regina Thomas Clerk of Court

1340 Russell Federal Building 75 Ted Turner Drive SW Atlanta, GA 30303

Office Hours: 8:00 a.m. - 4:00 p.m.

Court website: www.ganb.uscourts.gov

Contact phone 404-215-1000

Location:

#### 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.

#### September 12, 2016 at 03:00 PM

The meeting may be continued or adjourned to a Third Floor - Room 365, Russell Federal later date. If so, the date will be on the court docket.

Building, 75 Ted Turner Drive SW, Atlanta, GA 30303

TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.

#### 8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or Filing deadline: 11/14/16 to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

#### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

## 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

# Case 16-63941-pmb Doc 6 Filed 08/12/16 Entered 08/13/16 01:42:14 Desc Imaged

Certificate of Notice Page 3 of 4 United States Bankruptcy Court Northern District of Georgia

In re: Amina Richey Debtor Case No. 16-63941-pmb Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 113E-9 User: amm Page 1 of 2 Date Rcvd: Aug 10, 2016 Form ID: 309a Total Noticed: 32

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 12, 2016.
                +Amina Richey, 35 Dairyland Drive, Covington, GA 30016-1362
+Janet G. Watts, P. O. Box 430, Jonesboro, GA 30237-0430
++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: The Home Depot, 541 Sid Martin Rd, Gray, TN 37615)
db
t.r
20077958
                  +Central Credit Services, LLC, 20 Corporate Hills Drive, Saint Charles, MO 63301-3749 +Citibank, 399 Park Ave, New York, NY 10022-4699
20077934
20077936
                  +City of Atlanta Municipal Court, 150 Garnett St, SW, +FORTIVA, P.O. Box 105555, Atlanta, GA 30348-5555
20077937
                                                                                     Atlanta, GA 30303-3612
20077946
                  +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434
+McCullough Payne Haan & Nadler, LLC, 271 17th Street, NW, Suite 2200,
20077944
                                                                                   Sparks, NV 89434-6695
20077949
                    Atlanta, GA 30363-6213
                  +North America Credit Services, 2810 Walker Road,
20077950
                                                                                P.O. Box 182221.
                    Chattanooga, TN 37422-7221
                  +Professional Account Management, 633 W. Wisconsin Ave, Milwaukee, WI 53203-1920
20077951
                  +Rockdale Medical Center ER Physicians, 1412 Milstead Avenue, Conyers, GA 30012-3877 +Santander Consumer USA, 1601 Elm St, 15th Fl, Dallas, TX 75201-4701
20077952
20077953
                                                P.O. Box 44997, Minneapolis, MN 55344-2697
20077959
                  +Viking Client Services,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: bankruptcy@sneedlaw.net Aug 10 2016 21:11:01 Shannon D Sneed,
Shannon D. Sneed & Associates PC, 2112 Lee Street, P. O. Box 1245, Covington, GA 30015
                  +EDI: FJGWATTS.COM Aug 10 2016 20:53:00
                                                                     Janet G. Watts, P. O. Box 430,
t.r
                    Jonesboro, GA 30237-0430
                  +E-mail/Text: ustpregion21.at.ecf@usdoj.gov Aug 10 2016 21:12:17
ust.
                    Office of the United States Trustee, 362 Richard Russell Building,
                                                                                                         75 Ted Turner Drive, SW,
                    Atlanta, GA 30303-3315
20077932
                  +EDI: CINGMIDLAND.COM Aug 10 2016 20:53:00
                                                                         ATT,
                                                                                 208 S Akard St, Dallas, TX 75202-4295
                  +EDI: RMSC.COM Aug 10 2016 20:53:00 American Signature, P.O. Box 965036,
20077931
                    Orlando, FL 32896-5036
                  +EDI: CAPITALONE.COM Aug 10 2016 20:53:00
20077933
                                                                        Capital One Bank USA, P.O. Box 30285,
                    Salt Lake City, UT 84130-0285
                  +EDI: CHASE.COM Aug 10 2016 20:53:00
20077935
                                                                  Chase Bank Usa, P.O. Box 15548,
                   Wilmington, DE 19886-5548
EDI: WFNNB.COM Aug 10 2016 20:53:00 Comenity Bank, P.O. Box 18279, Columbus, OH 43218
20077938
                  +EDI: RCSFNBMARIN.COM Aug 10 2016 20:53:00
                                                                                               P.O. Box 98873,
20077939
                                                                         Credit One Bank,
                    Las Vegas, NV 89193-8873
                                                                 DSNB/Macys,
                                                                                                      Mason, OH 45040-8218
20077943
                  +EDI: TSYS2.COM Aug 10 2016 20:53:00
                                                                                 P.O. Box 8218,
                  +EDI: NAVIENTFKASMDOE.COM Aug 10 2016 20:53:00 Dept Of ED/NAVIENT,
20077940
                                                                                                        P.O. Box 9635,
                    Wilkes Barre, PA 18773-9635
20077941
                  +EDI: NAVIENTFKASMDOE.COM Aug 10 2016 20:53:00
                                                                              Dept Of Education/NAVIENT,
                    Wilkes Barre, PA 18773-9635
                  +EDI: DCI.COM Aug 10 2016 20:53:00
                                                              Diversified Consultants, P.O. Box 551268,
20077942
                    Jacksonville, FL 32255-1268
                  +E-mail/Text: bankruptcynotices@dcicollect.com Aug 10 2016 21:13:14
20077942
                                                                                                      Diversified Consultants,
                    P.O. Box 551268, Jacksonville, FL 32255-1268
                  +EDI: AMINFOFP.COM Aug 10 2016 20:53:00
20077945
                                                                    First Premier Bank, 3820 N Louise Ave,
                    Sioux Falls, SD 57107-0145
20077947
                  +EDI: CBSKOHLS.COM Aug 10 2016 20:53:00
                                                                    KOHL'S, P.O. Box 2983, Milwaukee, WI 53201-2983
                  +EDI: DRIV.COM Aug 10 2016 20:53:00
                                                                 Santander Consumer USA, 5201 Rufe Snow Dr.,
20077954
                    North Richland Hills, TX 76180-6036
20077955
                  +E-mail/Text: ebnsterling@weltman.com Aug 10 2016 21:12:15
                  Sterling Jewelers Inc/dba/Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425 +EDI: WTRRNBANK.COM Aug 10 2016 20:53:00 TD Bank USA, P.O. Box 673,
                                                                                         P.O. Box 673,
20077957
                  Minneapolis, MN 55440-0673
+EDI: WTRRNBANK.COM Aug 10 2016 20:53:00
                                                                       Target, 3901 West 53rd St,
20077956
                    Sioux Falls, SD 57106-4221
                                                                                                              TOTAL: 20
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\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
20077948 ##+LVNV Funding LLC, P.O. Box 3038, Evansville, IN 47730-3038

TOTALS: 0, \* 0, ## 1

Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.s.c. 342(f)/Fed.R.Bank.PR. 2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 113E-9 User: amm Page 2 of 2 Date Rcvd: Aug 10, 2016 Form ID: 309a Total Noticed: 32

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2016 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2016 at the address(es) listed below:

Janet G. Watts janet3870@att.net, GA35@ecfcbis.com;jgw@trustesolutions.net Office of the United States Trustee ustpregion21.at.ecf@usdoj.gov Shannon D Sneed on behalf of Debtor Amina Richey bankruptcy@sneedlaw.net

TOTAL: 3